



PATENT ABSTRACTS OF JAPAN

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(54) **AUTOMATIC ACCOUNT SETTLEMENT SYSTEM,
CUSTOMER-SIDE COMPUTER,
FINANCIAL-INSTITUTION SIDE COMPUTER,
AUTOMATIC ACCOUNT SETTLING METHOD,
AND RECORDING MEDIUM**

(57) Abstract:

PROBLEM TO BE SOLVED: To immediately decide whether or not a customer-side transfer request, etc., is accepted and to effectively protect customer-side information by allowing the financial-institution side computer to confirm the presence of customer contract information and determine whether or not a transaction with a customer is accepted according to transaction data or the like and the customer-side computer to settle accounts according to data including the determination.

SOLUTION: The financial-institution side computer 340 confirms the presence of customer contract information by a customer contract information presence confirming means 365 and determines whether or not a transaction with a customer is accepted by an acceptance/rejection determining means 380 according to the totalization result obtained a totalizing means 375. The data including the decision result are transferred to the customer-side computer 300. The customer-side computer 300 transfers the data inputted by a data input means 310 to a computer 340. An account settling means 315 settles the account of the transaction based upon

the contract between the customer and financial institution according to the data which are transferred by the computer 340 and includes the decision result.

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